

## **City of Carlsbad Employee Benefits**

### **GENERAL EMPLOYEES**



#### **Group Health Insurance**

Employees may choose from several medical plans available through the California Public Employees' Retirement system (CalPERS). Both employee and the City share premium costs. Employees who purchase medical insurance are required to purchase dental. Excess benefits credits can be used to purchase vision insurance and/or to contribute to a health care or dependent care flexible spending account (FSA).

#### **Flexible Spending Accounts (FSA)**

A flexible spending account allows you set aside pre-tax dollars to reimburse yourself for eligible health care and/or dependent care expenses.

#### **Retirement**

Under the CalPERS program the City provides the 3% at 60 retirement formula. On behalf of the employee, the City contributes 7% of the employee's earnings, and the employee contributes 1% on a pre-tax basis.

#### **Life Insurance**

The City provides each employee with life insurance equivalent to one times annual base salary. Employees may purchase additional life insurance equivalent to one times the base amount.

#### **Accidental Death and Dismemberment**

This is a voluntary program available to any employee who chooses to participate. The City will pay 1/3 of the cost and employee pays 2/3 of premium.

#### **State Disability Insurance (SDI) & Paid Family Leave (PFL)**

State Disability and Paid Family Leave insurance is available through EDD. SDI and PFL provide a weekly wage replacement for a non-work related injury or illness, and paid leave to care for an immediate family member.

#### **Bilingual Pay**

The City will provide additional compensation to an employee, designated by the Human Resources Department in the amount of \$40.00 per pay period for the performance of Spanish/English bilingual skills.

#### **Holiday**

The City observes 11 scheduled holidays plus two floating holidays per year.

#### **Vacation**

Vacation hours earned is based on years of continuous service. All employees are entitled to accrue vacation hours up to a maximum of 320 hours.